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United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 25-12525-djb Hussein Yehia Eltarahouni Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 3
Date Rcvd: Jul 15, 2025 Form ID: 309I Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2025:

Recip ID	Recipient Name and Address
db	Hussein Yehia Eltarahouni, 2517 N Mascher St, Philadelphia, PA 19133-3823
15021988	+ Finanta, 1301 N 2nd St, Philadelphia, PA 19122-4503
15021995	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
15021998	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Jul 16 2025 00:10:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ Email/Text: bncnotice@ph13trustee.com	Jul 16 2025 00:10:00	KENNETH E. WEST, Office of the Chapter 13 Standing Truste, 190 N. Independence Mall West, Suite 701, Philadelphia, PA 19106-1552
smg	Email/Text: megan.harper@phila.gov	Jul 16 2025 00:10:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jul 16 2025 00:10:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
15021984	Email/Text: megan.harper@phila.gov	Jul 16 2025 00:10:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
15021983	EDI: CAPITALONE.COM	Jul 16 2025 04:05:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
15029167	+ EDI: DISCOVER	Jul 16 2025 04:05:00	Capital One, N.A., successor by merger to Discover, PO Box 30954, Salt Lake City, UT 84130-0954
15021985	Email/Text: bankruptcy@philapark.org	Jul 16 2025 00:10:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
15021986	+ EDI: WFNNB.COM	Jul 16 2025 04:05:00	Comenity/Burlington, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
15021987	+ EDI: DISCOVERPL	Jul 16 2025 04:05:00	Discover Personal Loans, Attn: Bankruptcy, PO Box 30954, Salt Lake City, UT 84130-0954
15021989	EDI: IRS.COM	Jul 16 2025 04:05:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
15021990	+ Email/Text: bankruptcygroup@peco-energy.com	Jul 16 2025 00:10:00	PECO Energy Company, 2301 Market St, Philadelphia, PA 19103-1380
15021991	Email/Text: fesbank@attorneygeneral.gov		

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Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus MAC X2303-01A 3rd Floor, Des Moines,

IA 50328-0001

User: admin

Date Rcvd: Jul 15, 2025 Form ID: 309I Total Noticed: 24 Jul 16 2025 00:10:00 Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001 15021994 ^ MEBN Jul 16 2025 00:06:08 PGW, Legal - Bankruptcy Unit, 800 W. Montgomery Avenue Dept. 3rd Floor, Philadelphia, PA 19122-2806 15021992 EDI: PENNDEPTREV Jul 16 2025 04:05:00 Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001 15023016 EDI: PENNDEPTREV Jul 16 2025 04:05:00 Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946 15021993 ^ MEBN Jul 16 2025 00:06:02 Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210 15021996 Email/Text: bankruptcy@philapark.org Philadelphia Parking Authority, Bankruptcy Jul 16 2025 00:10:00 Department, 701 Market St, Philadelphia, PA 19106-1538 15021997 Email/Text: usapae.bankruptcynotices@usdoj.gov U.S. Attorney, Eastern District of Pa., 615 Jul 16 2025 00:10:00 Chestnut St Ste 1250, Philadelphia, PA 19106-4404

TOTAL: 20

15021999

District/off: 0313-2

BYPASSED RECIPIENTS

Jul 16 2025 00:24:42

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID		Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15022000	*+	Wells Fargo Bank, NA, Attn: Bankruptcy, 1 Home Campus MAC X2303-01A 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2025 Signature: /s/Gustava Winters

+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2025 at the address(es) listed below:

Email Address

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MICHAEL A. CIBIK

on behalf of Debtor Hussein Yehia Eltarahouni help@cibiklaw.com

noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com

m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

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Information to id	dentify the case:	-	
Debtor 1:	Hussein Yehia Eltarahouni	Social Security number or ITIN: xxx-xx-9874	
505.0	First Name Middle Name Last Name	EIN:	
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:	
United States Bankruptcy Court: Eastern District of Pennsylvania		Date case filed for chapter: 13 6/24/25	
Case number: 25–12525–dib			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Baldand	Ale and Daluton O.
1.	Debtor's full name	About Debtor 1: Hussein Yehia Eltarahouni	About Debtor 2:
2.	All other names used in the last 8 years		
3.	Address	2517 N Mascher St Philadelphia, PA 19133–3823	
	Debtor's attorney	MICHAEL A. CIBIK Cibik Law, P.C.	Contact phone 215–735–1060
4.	Name and address	1500 Walnut Street Suite 900 Philadelphia, PA 19102	Email: help@cibiklaw.com
5.	Bankruptcy trustee	KENNETH E. WEST Office of the Chapter 13 Standing Trustee	Contact phone 215–627–1377
	Name and address	190 N. Independence Mall West Suite 701 Philadelphia, PA 19106	Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office 9:00 A.M. to 4:00 P.M; Reading Office 9:00 A.M. to 4:00 P.M.
			Contact phone (215)408–2800
			Date: 7/15/25

For more information, see page 2

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Debtor Hussein Yehia Eltarahouni Case number 25–12525–djb

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until	Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 362–3661, Enter Meeting ID 224 079 6575, and Passcode 6266025562 For additional meeting info. go to https://www.justice.gov/ust/moc
8. Deadlines The bankruptcy clerk's office must	the meeting is called. Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 10/28/25
receive these documents and any required filing fee by the following deadlines.	You must file: a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge
	a complaint if you want to have a particular debt excepted from a under 11 U.S.C. § 523(a)(2) or (4).	discharge
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 9/2/25
	Deadline for governmental units to file a proof of claim:	Filing deadline: 12/21/25
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the c Secured creditors retain rights in their collateral regardless of whet claim submits the creditor to the jurisdiction of the bankruptcy court example, a secured creditor who files a proof of claim may surrend right to a jury trial.	paid on your claim. To be paid, you must file a lebtor filed. her they file a proof of claim. Filing a proof of t, with consequences a lawyer can explain. For
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$200.00 The hearing on confirmation will be held on: 9/18/25 at 9:30 AM, Location: Zoom. For Zoom link, see the currenthe, Court website	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mu You may inspect that list at the bankruptcy clerk's office or online a that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. t https://pacer.uscourts.gov . If you believe
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be d are made. A discharge means that creditors may never try to colled as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in t you believe that the debtors are not entitled to a discharge of any o must file a motion by the deadline.	ischarged until all payments under the plan the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If

Official Form 309I